

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

JOHN E. WADE

Debtor(s)

Case No. 19-24159CMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/25/2019.
- 2) The plan was confirmed on 08/24/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 09/03/2020, 10/26/2020, 10/18/2021, 04/08/2022, 10/11/2022.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 12/06/2024.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 67.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$2,150.00.
- 10) Amount of unsecured claims discharged without full payment: \$31,513.78.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$85,542.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$85,542.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$7,316.23
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,135.41
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$11,451.64**

Attorney fees paid and disclosed by debtor: \$600.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLEGHENY CLINIC RADIOLOGY	Unsecured	57.21	NA	NA	0.00	0.00
ALLEGHENY HEALTH NETWORK	Unsecured	6,161.01	NA	NA	0.00	0.00
AMERICAN WEB LOAN++	Unsecured	700.00	NA	NA	0.00	0.00
ATLAS ACQUISITIONS LLC - ASSIGNE	Unsecured	NA	2,511.12	2,511.12	0.00	0.00
ATLAS ACQUISITIONS LLC - ASSIGNE	Unsecured	NA	346.77	346.77	0.00	0.00
CAPITAL ONE**	Unsecured	221.00	NA	NA	0.00	0.00
CREDITOR INFORMATION MISSING O	Unsecured	1,813.00	NA	NA	0.00	0.00
DUQUESNE LIGHT COMPANY(*)	Unsecured	2,900.00	2,665.53	2,665.53	0.00	0.00
EOS CCA++	Unsecured	869.00	NA	NA	0.00	0.00
ERC++	Unsecured	1,307.00	NA	NA	0.00	0.00
ESCALLATE LLC++	Unsecured	522.88	NA	NA	0.00	0.00
FINGERHUT	Unsecured	382.00	NA	NA	0.00	0.00
FIRST PROGRESS	Unsecured	240.00	NA	NA	0.00	0.00
HUNTINGTON NATIONAL BANK(*)	Unsecured	5,695.00	0.00	0.00	0.00	0.00
LVNV FUNDING LLC	Unsecured	724.00	125.71	125.71	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	NA	1,742.75	1,742.75	0.00	0.00
NEW RESIDENTIAL MORTGAGE LOAN	Secured	65,139.00	108,929.18	0.00	39,569.02	0.00
NEW RESIDENTIAL MORTGAGE LOAN	Secured	0.00	17,383.77	17,383.77	17,383.77	0.00
PENDRICK CAPITAL PARTNERS LLC	Unsecured	149.79	149.79	149.79	0.00	0.00
PENN HILLS MUNICIPALITY (EIT)**	Priority	0.00	2,855.81	2,855.81	2,855.81	0.00
PENN HILLS SD (PENN HILLS) (EIT)**	Priority	3,884.55	1,142.33	1,142.33	1,142.33	0.00
PEOPLES NATURAL GAS CO LLC*	Priority	NA	NA	NA	3,424.00	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	2,900.00	NA	NA	0.00	0.00
PERITUS PORTFOLIO SERVICES II LLC	Unsecured	NA	4,325.66	4,325.66	0.00	0.00
PINE ACCOUNT	Unsecured	944.35	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	579.00	578.81	0.00	0.00	0.00
PRAAG FUNDING LLC	Unsecured	468.00	NA	NA	0.00	0.00
STATE COLLECTION SERVICE INC	Unsecured	2,101.00	NA	NA	0.00	0.00
TARGET	Unsecured	460.00	NA	NA	0.00	0.00
WESTLAKE FINANCIAL SERVICES**	Secured	8,402.00	8,686.33	8,686.33	8,686.33	1,029.10
WILKINSBURG-PENN JT WATER AUTH	Unsecured	500.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$39,569.02	\$0.00
Mortgage Arrearage	\$17,383.77	\$17,383.77	\$0.00
Debt Secured by Vehicle	\$8,686.33	\$8,686.33	\$1,029.10
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$26,070.10	\$65,639.12	\$1,029.10
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$3,998.14	\$7,422.14	\$0.00
TOTAL PRIORITY:	\$3,998.14	\$7,422.14	\$0.00
GENERAL UNSECURED PAYMENTS:	\$11,867.33	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$11,451.64</u>	
Disbursements to Creditors	<u>\$74,090.36</u>	
TOTAL DISBURSEMENTS :		<u>\$85,542.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/16/2025

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.